

**EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**



**SAMANTHA RAJAPAKSE**

**Plaintiff**

**Case No. 16-13144**

**Matthew F. Leitman  
United States District Judge**

**v.**

**POOR QUALITY ORIGINAL**

**Stephanie Dawkins Davis  
United States Magistrate Judge**

**CREDIT ACCEPTANCE CORPORATION**

**Defendant**

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**AMEND SUMMARY JUDGMENT WITH ATTACHED EVIDENCE**

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Plaintiff, Samantha D. Rajapakse do hereby amend her motion seeking summary judgment against Defendants, Credit Acceptance. Plaintiff submit this summary judgement in seeking release and relief from Credit Acceptance over breach of contract and violation of the Fair Debt Collection Practice Act and to include the Fair Credit Reporting.

During the initial motion for summary judgment newly discover evidence shows Credit Acceptance maliciously altered the balance on their account in order to report false information to three major credit bureaus ( Experian, Equifax, and Transunion) resulting in a negative balance.

The note on the auto loan was 367.50 a month starting February 7<sup>th</sup> 2014. Late fees were attached fees were 374.00. Rajapakse paid the amount of the loan including late fees for that month. Payments were made from February, 2014 to October, 2016. Which total 12, 900 in payments. Credit Acceptance

has report the original loan as 10.098.00 the amount thus, the remainder of the loan is the service agreement in which is in dispute. Since Ms. Rajapakse had been attempting to terminate the service agreement since 2014 shortly after the loan after attempting to use the agreement or warranty. Therefore the loan on the auto has been paid in full and Credit Acceptance should release the title and ownership of the auto as lienholder to Ms. Rajapakse.

This company Credit Acceptance has had repeated complaints for violation with their loans with the Attorney General and with other agencies regarding similar situations. This company will cease contact with it customers and will illegally repo a car without any written notice. Credit Acceptance should be investigated due to being a predatory lender.

**IT IS THEREFORE, PLAINTIFF SEEK AND PRAY:**

1. The title be awarded to Ms. Rajapakse
2. Credit Acceptance be asset all court fees and cost with this litigation.
3. The correct credit report in Credit Acceptance be removed as placed as positive.

Respectfully,

  
Samantha Rajapakse

45 7<sup>th</sup> Calvary Road  
Fort Leavenworth, KS 66027  
901-237-0744

**CERTIFICATE OF SERVICE**

A copy of this motion has been mailed to the opposing party, Credit Acceptance Corporation in Southfield, MI by united States Postal Service on 11, July 2017

Respectfully  
  
Samantha Rajapakse

# Direct Dispute Car

Times 30/60/90 days late

9/9/0

10/10/0

10/10/0 TV ORIGINAL

10/10/0

10/10/0

Individual

10/10/0

Automotive

10/10/0

Dismissed

CREDIT CARD COMPANY

CREDIT ADVISORY CORP

PO BOX 5070

SOUTHFIELD MI 48086

Call this creditor

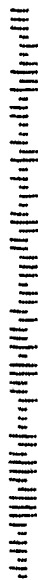
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